



NOVEMBER 2005 MONTHLY REPORT
(Updated February 2006)

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.
November 2005 Monthly Report - Updated February 2006

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
MONTHLY STATISTICS FOR NOVEMBER 2005 MONTH END
EXECUTIVE SUMMARY**

	November 2005	May 2005
Bank Summary		
Checkwrite	\$8,696,890.44	\$7,964,585.70
Book Balance (US Bank & State General Account)	\$44,817,788.00	\$48,034,750.00

Enrollment		
Plan 1A	7,658	7,838
Plan 1B	9,674	9,478
Plan 2	1,587	1,700
Total	18,919	19,016
New Applications Received	505	648

Claims		
Claims Processed	112,240	114,180
Average Processing Days	3.40	16.00
Claim Inventory - Over 30 Days Old	313	4,336
Claim Inventory - Total	4,843	17,272
Claims Denied (NonPBM)	8,246	10,058
Claims Denied (PBM)	15,980	21,252
Claim Accuracy Performance	99.79%	99.60%

Customer Service - HIRSP		
Number of Calls Received	10,695	17,638
Percentage of Calls Answered	98.50%	98.10%
Written Correspondence - Received	213	671
Written Correspondence - Completed	194	521
Written Correspondence - Inventory	27	652
Average Hold Time for Telephone Calls	0.24	0.39

Please note: Due to the transition of HIRSP plan administration services to a new contractor effective April 1, 2005 claims volumes, payments and other operational statistics may be accounted for differently. Care should be used when trying to compare data from prior to April 1, 2005 to data from April 1, 2005 going forward.

Also note that adjustments as reported by the previous administrator are no longer being counted in reports found on pages 26, 27 and 28 beginning with April 2005 data.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
NOVEMBER 2005 MONTHLY REPORT
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Wisconsin Health Insurance Risk-Sharing Plan

Breakdown of Incurred Claims and Earned Premium

by Quarter and Plan

1Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$19,822,336	\$10,273,986	192.9%	\$807.82	\$418.70
Plan 1B	9,745,238	8,769,984	111.1%	405.07	364.54
Plan 2	4,027,420	2,060,924	195.4%	770.50	394.28
Total	\$33,594,995	\$21,104,894	159.2%	\$624.18	\$392.12
2Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$21,899,106	\$10,446,926	209.6%	\$874.84	\$417.34
Plan 1B	11,105,752	9,078,492	122.3%	445.73	364.36
Plan 2	4,701,437	2,092,994	224.6%	894.32	398.13
Total	\$37,706,295	\$21,618,413	174.4%	\$683.02	\$391.60
3Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$21,023,820	\$11,627,516	180.8%	\$851.48	\$470.92
Plan 1B	11,356,540	10,348,024	109.7%	449.76	409.82
Plan 2	4,849,732	2,438,376	198.9%	933.90	469.55
Total	\$37,230,092	\$24,413,917	152.5%	\$675.27	\$442.81
4Q04					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$25,465,520	\$11,459,604	222.2%	\$1,043.58	\$469.62
Plan 1B	14,352,282	10,461,572	137.2%	561.23	409.09
Plan 2	5,127,191	2,436,761	210.4%	990.00	470.51
Total	\$44,944,993	\$24,357,937	184.5%	\$814.90	\$441.64
1Q05					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$22,195,671	\$10,825,000	205.0%	\$953.95	\$465.25
Plan 1B	12,663,049	11,281,000	112.3%	454.95	405.30
Plan 2	4,559,534	2,374,000	192.1%	895.43	466.22
Total	\$39,418,253	\$24,480,000	161.0%	\$701.48	\$435.64
2Q05					
Plan	Total Dollars			Per Member Per Month	
	Incurred Claims	Earned Premium	Loss Ratio	Incurred Claims	Earned Premium
Plan 1A	\$23,199,049	\$10,918,770	212.5%	\$982.10	\$462.23
Plan 1B	13,820,470	10,810,698	127.8%	483.39	378.12
Plan 2	4,816,044	2,144,285	224.6%	943.58	420.12
Total	\$41,835,564	\$23,873,753	175.2%	\$729.90	\$416.52

NOTES:

- Loss Ratio = Incurred Claims / Earned Premiums
- Earned Premium includes Premium Subsidies
- Incurred Claims include Provider Contributions
- Administrative Expenses are not included in this exhibit
- Incurred Claims and Earned Premiums are updated quarterly and restated to reflect the most current information available as of September 30, 2005

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**Wisconsin Health Insurance Risk Sharing Plan
Financial Report Notes
For the Period Ending November 30, 2005**

The motions adopted by the HIRSP Board of Governors regarding changes are summarized as follows:

- 1) Convene the Actuarial Advisory Subcommittee for the purpose of advising the FOC and Board regarding a market-based benchmark for program costs for use in establishing the SFY06 Budget.
- 2) The Board acknowledges that the current problem of the growing provider contribution and program costs is a function of several factors including increasing provider charges and provider payment rates not keeping pace with inflation. The Board acknowledges that the above referenced motion is an interim solution and would have recommended a 5% provider payment increase effective March 1, 2005 if not for administrative issues associated with the April 1, 2005 transition of plan administrators. The Board will reduce the SFY06 provider surplus by \$1.5 million to compensate for not changing the provider payment rate effective April 1, 2005.

**Wisconsin Health Insurance Risk Sharing Plan
Financial Report Notes
For the Period Ending November 30, 2005**

These monthly reports do not include the June 30, 2002 CAFR¹ (Combined Annual Financial Report) adjustments. When these adjustments are available, the monthly report will reflect these changes. Previously issued monthly reports will not be reissued but the financial statement notes for the current month will summarize the CAFR adjustment.

- 1) **Policyholder Retained Earnings, End of Period (page 3 & 9)**
The policyholder retained earnings include both assigned and unassigned surplus (see Interim Reconciliation page 6 and 12 for the breakdown)
- 2) **Other Receivables (page 7 & 13)**
Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.
- 3) **Losses Paid or Approved for Payment (page 3 & 9)**
Claims expense and receivables are adjusted monthly to account for doubtful receivables per GASB 38.

¹ CAFR is the State of Wisconsin annual financial report published by DOA (Dept. of Admin.) and prepared in accordance with GASB (Governmental Accounting Standards Board).

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**Wisconsin Health Insurance Risk Sharing Plan
for the Period Ended November 30, 2005
Fiscal Year 2006**

Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings

Operating Revenues	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
Gross Premiums	8,889,521	9,430,635	9,919,154	9,208,729	9,566,310	-	-	-	-	-	-	-	47,014,349
Premium Subsidized	(414,793)	(418,017)	(414,408)	(421,805)	(419,263)	-	-	-	-	-	-	-	(2,088,286)
Net Premium Revenues	8,474,728	9,012,618	9,504,746	8,786,924	9,147,047	-	-	-	-	-	-	-	44,926,063
Provider Contribution	2,478,376	2,208,753	3,387,625	2,431,855	2,958,814	-	-	-	-	-	-	-	13,465,423
Insurer Assessments	3,239,924	3,239,924	3,239,924	3,239,924	3,239,924	-	-	-	-	-	-	-	16,199,620
Total Operating Revenues	14,193,028	14,461,295	16,132,295	14,458,703	15,345,785	-	-	-	-	-	-	-	74,591,106
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment ⁽³⁾	8,968,093	12,415,734	10,649,147	10,001,181	11,397,611	-	-	-	-	-	-	-	53,431,766
Increase (Decrease) in Unpaid Losses	346,665	(1,528,617)	1,786,574	(1,062,608)	(637,881)	-	-	-	-	-	-	-	(1,095,867)
Deductible Subsidy Paid	48,493	56,126	47,288	40,031	38,242	-	-	-	-	-	-	-	230,180
Total Medical Losses	9,363,251	10,943,243	12,483,009	8,978,604	10,797,972	-	-	-	-	-	-	-	52,566,079
Pharmacy Losses:													
Losses Paid or Approved for Payment ⁽⁴⁾	3,648,421	4,235,825	4,011,497	3,899,125	4,255,524	-	-	-	-	-	-	-	20,050,392
Increase (Decrease) in Unpaid Losses	79,933	(799,220)	422,513	(99,752)	(45,047)	-	-	-	-	-	-	-	(441,573)
Drug Rebates	(230,293)	(251,764)	(242,022)	(249,006)	(288,081)	-	-	-	-	-	-	-	(1,261,166)
Subsidy - Coinsurance Out-of-Pocket Max	33,131	43,341	44,206	49,441	52,884	-	-	-	-	-	-	-	223,003
Total Pharmacy Losses	3,531,192	3,228,182	4,236,194	3,599,808	3,975,280	-	-	-	-	-	-	-	18,570,656
Total Losses	12,894,443	14,171,425	16,719,203	12,578,412	14,773,252	-	-	-	-	-	-	-	71,136,735
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
WPS Admin Fees	402,149	403,846	400,577	389,371	387,094	-	-	-	-	-	-	-	1,983,037
Navitus Admin Fees	107,223	107,228	104,720	104,863	104,110	-	-	-	-	-	-	-	528,144
DHFS Admin Fees	38,244	22,953	33,719	18,191	14,443	-	-	-	-	-	-	-	127,550
EDS Admin Fees	-	-	-	-	(2,333)	-	-	-	-	-	-	-	(2,333)
UGS Admin Fees	-	-	-	-	-	-	-	-	-	-	-	-	-
Milliman USA Actuarial Services	18,329	14,088	8,747	4,514	11,285	-	-	-	-	-	-	-	56,963
Other Admin Fees	-	-	8,000	2,500	2,500	-	-	-	-	-	-	-	13,000
Total Administrative Expenses	565,945	548,115	555,763	519,439	517,099	-	-	-	-	-	-	-	2,706,361
Referral fees	5,390	8,610	6,125	7,735	5,705	-	-	-	-	-	-	-	33,565
Total Operating Expenses	13,465,778	14,728,150	17,281,091	13,105,586	15,296,056	-	-	-	-	-	-	-	73,876,661
Net Operating Income (Loss)	727,250	(266,855)	(1,148,796)	1,353,117	49,729	-	-	-	-	-	-	-	714,445
Non-Operating Revenues (Expenses)													
Federal Grant	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	122,541	112,533	123,596	150,676	153,028	-	-	-	-	-	-	-	662,374
Total Non-operating Revenues (Expenses)	122,541	112,533	123,596	150,676	153,028	-	-	-	-	-	-	-	662,374
Net Income (Loss)	849,791	(154,322)	(1,025,200)	1,503,793	202,757	-	-	-	-	-	-	-	1,376,819
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	-	-	-	-	-	-	-	9,542,625
Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	1,014,178	820,412	(228,953)	1,578,939	626,294	-	-	-	-	-	-	-	3,810,870
Retained Earnings, End of Period⁽¹⁾	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	-	-	-	-	-	-	13,353,495
Providers													
Retained Earnings, Beginning of Period	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	-	-	-	-	-	(2,718,521)
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	(422,156)	(953,219)	(278,526)	(396,872)	(306,761)	-	-	-	-	-	-	-	(2,357,534)
Retained Earnings, End of Period	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	(5,076,055)	-	-	-	-	-	-	-	(5,076,055)
Insurers													
Retained Earnings, Beginning of Period	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	-	-	-	-	-	-	-	3,677,147
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	339,393	77,952	(426,227)	411,198	(25,650)	-	-	-	-	-	-	-	376,666
Retained Earnings, End of Period	4,016,540	4,094,492	3,668,265	4,079,463	4,053,813	-	-	-	-	-	-	-	4,053,813
Unfunded Deductible and Coinsurance Subsidy													
Retained Earnings, Beginning of Period	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	-	-	-	-	-	-	(1,100,223)
Current Earnings	(81,624)	(99,467)	(91,494)	(89,472)	(91,126)	-	-	-	-	-	-	-	(453,183)
Retained Earnings, End of Period	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	(1,553,406)	-	-	-	-	-	-	-	(1,553,406)
Total Retained Earnings	10,250,819	10,096,497	9,071,297	10,575,090	10,777,847	-	-	-	-	-	-	-	10,777,847

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
2006 FISCAL YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSES
AS OF NOVEMBER 2005**

MISC REVENUE	JUL 05	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC REVENUE	-	-	-	-	-	-	-	-	-	-	-	-	-

MISC ADMIN EXP	JUL 05	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	YEAR TO DATE TOTAL
LAB Audit Fee			7,500.00	2,500.00	2,500.00								12,500.00
NASCHIP			500.00										500.00
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC ADMIN EXP	-	-	8,000.00	2,500.00	2,500.00	-	-	-	-	-	-	-	13,000.00

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**Wisconsin Health Insurance Risk Sharing Plan
Fiscal Year 2006 Interim Reconciliation
As Of November 30, 2005**

	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	8,968,093	12,415,734	10,649,147	10,001,181	11,397,611	-	-	-	-	-	-	-	53,431,766
Increase (Decrease) in Unpaid Medical Losses	346,665	(1,528,617)	1,786,574	(1,062,608)	(637,881)	-	-	-	-	-	-	-	(1,095,867)
Pharmacy Losses Paid or Approved for Payment	3,648,421	4,235,825	4,011,497	3,899,125	4,255,524	-	-	-	-	-	-	-	20,050,392
Increase (Decrease) in Unpaid Pharmacy Losses	79,933	(799,220)	422,513	(99,752)	(45,047)	-	-	-	-	-	-	-	(441,573)
Drug Rebates	(230,293)	(251,764)	(242,022)	(249,006)	(288,081)	-	-	-	-	-	-	-	(1,261,166)
Total Administrative Expenses	571,335	556,725	561,888	527,174	522,804	-	-	-	-	-	-	-	2,739,926
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	13,384,154	14,628,683	17,189,597	13,016,114	15,204,930	-	-	-	-	-	-	-	73,423,478
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense)	122,541	112,533	123,596	150,676	153,028	-	-	-	-	-	-	-	662,374
3. Total Fiscal Year Program Costs to be Split 60% 20% 20%	13,261,613	14,516,150	17,066,001	12,865,438	15,051,902	-	-	-	-	-	-	-	72,761,104
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)													
Funding Shares													
60% Policyholders	7,956,967	8,709,690	10,239,601	7,719,262	9,031,142	-	-	-	-	-	-	-	43,656,662
20% Providers	2,652,323	2,903,230	3,413,200	2,573,088	3,010,380	-	-	-	-	-	-	-	14,552,221
20% Insurers	2,652,323	2,903,230	3,413,200	2,573,088	3,010,380	-	-	-	-	-	-	-	14,552,221
5. Subsidy Funding Shares													
Premium subsidies	414,793	418,017	414,408	421,805	419,263	-	-	-	-	-	-	-	2,088,286
Deductible Subsidies	48,493	56,126	47,288	40,031	38,242	-	-	-	-	-	-	-	230,180
Subsidy - coinsurance out-of-pocket Max	33,131	43,341	44,206	49,441	52,884	-	-	-	-	-	-	-	223,003
Total Subsidies	496,417	517,484	505,902	511,277	510,389	-	-	-	-	-	-	-	2,541,469
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	248,209	258,742	252,951	255,639	255,195	-	-	-	-	-	-	-	1,270,736
Insurers	248,208	258,742	252,951	255,638	255,194	-	-	-	-	-	-	-	1,270,733
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)													
Policyholders	7,956,967	8,709,690	10,239,601	7,719,262	9,031,142	-	-	-	-	-	-	-	43,656,662
Providers	2,900,532	3,161,972	3,666,151	2,828,727	3,265,575	-	-	-	-	-	-	-	15,822,957
Insurers	2,900,531	3,161,972	3,666,151	2,828,726	3,265,574	-	-	-	-	-	-	-	15,822,954
7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)													
Policyholders													
Premium	8,474,728	9,012,618	9,504,746	8,786,924	9,147,047	-	-	-	-	-	-	-	44,926,063
Premium and Deductible Subsidies Credited to Policyholders	496,417	517,484	505,902	511,277	510,389	-	-	-	-	-	-	-	2,541,469
Subtotal	8,971,145	9,530,102	10,010,648	9,298,201	9,657,436	-	-	-	-	-	-	-	47,467,532
Providers	2,478,376	2,208,753	3,387,625	2,431,855	2,958,814	-	-	-	-	-	-	-	13,465,423
Insurers	3,239,924	3,239,924	3,239,924	3,239,924	3,239,924	-	-	-	-	-	-	-	16,199,620
Total	14,689,445	14,978,779	16,638,197	14,969,980	15,856,174	-	-	-	-	-	-	-	77,132,575

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

8. Interim Estimate of Surplus/(Deficit) Account Balance for FY 2006

Policyholders													
Prior Period Surplus / (Deficit)	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	-	-	-	-	-	-	-	9,542,625
Premium (Including Premium and Deductible Subsidies)	8,971,145	9,530,102	10,010,648	9,298,201	9,657,436	-	-	-	-	-	-	-	47,467,532
Less Cost	7,956,967	8,709,690	10,239,601	7,719,262	9,031,142	-	-	-	-	-	-	-	43,656,662
Less Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	1,014,178	820,412	(228,953)	1,578,939	626,294	-	-	-	-	-	-	-	3,810,870
Ending Surplus / (Deficit)	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	-	-	-	-	-	-	13,353,495
Assigned Surplus to SFY 2006	-	-	-	-	-	-	-	-	-	-	-	-	-
Unassigned Surplus	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	-	-	-	-	-	-	13,353,495
Providers													
Prior Period Surplus / (Deficit)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	-	-	-	-	-	-	(2,718,521)
Contribution	2,478,376	2,208,753	3,387,625	2,431,855	2,958,814	-	-	-	-	-	-	-	13,465,423
Less Cost	2,900,532	3,161,972	3,666,151	2,828,727	3,265,575	-	-	-	-	-	-	-	15,822,957
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	(422,156)	(953,219)	(278,526)	(396,872)	(306,761)	-	-	-	-	-	-	-	(2,357,534)
Ending Surplus / (Deficit)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	(5,076,055)	-	-	-	-	-	-	-	(5,076,055)
Insurers													
Prior Period Surplus / (Deficit)	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	-	-	-	-	-	-	-	3,677,147
Assessment	3,239,924	3,239,924	3,239,924	3,239,924	3,239,924	-	-	-	-	-	-	-	16,199,620
Less Cost	2,900,531	3,161,972	3,666,151	2,828,726	3,265,574	-	-	-	-	-	-	-	15,822,954
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	339,393	77,952	(426,227)	411,198	(25,650)	-	-	-	-	-	-	-	376,666
Ending Surplus / (Deficit)	4,016,540	4,094,492	3,668,265	4,079,463	4,053,813	-	-	-	-	-	-	-	4,053,813
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	-	-	-	-	-	-	(1,100,223)
Monthly Change	(81,624)	(99,467)	(91,494)	(89,472)	(91,126)	-	-	-	-	-	-	-	(453,183)
Ending Surplus / (Deficit)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	(1,553,406)	-	-	-	-	-	-	-	(1,553,406)
Total HIRSP Retained Earnings	10,250,819	10,096,497	9,071,297	10,575,090	10,777,847	-	-	-	-	-	-	-	10,777,847

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

Wisconsin Health Insurance Risk Sharing Plan
November 30, 2005
Fiscal Year 2006

Unaudited Balance Sheet

Assets	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Cash and Cash Equivalents	44,046,067	41,252,806	48,788,689	52,183,513	44,817,788	-	-	-	-	-	-	-
Other Receivables ⁽²⁾	629,508	448,884	767,911	486,161	466,808	-	-	-	-	-	-	-
Drug Rebates Receivable	1,816,840	1,652,849	1,894,871	2,136,068	2,309,997	-	-	-	-	-	-	-
Assessments Receivable	38,902,416	30,923,047	27,539,749	20,117,978	17,635,540	-	-	-	-	-	-	-
Prepaid Items	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	85,394,831	74,277,586	78,991,220	74,923,720	65,230,133	-	-	-	-	-	-	-
Liabilities and Fund Equity	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Liabilities:												
Unpaid Medical loss Liabilities	20,350,824	19,170,425	20,550,019	19,729,472	19,237,659	-	-	-	-	-	-	-
Unpaid Prescription Drug Loss Liabilities	2,904,436	2,491,878	2,722,729	2,618,209	852,329	-	-	-	-	-	-	-
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	660,000	660,000	-	-	-	-	-	-	-
Unearned Premiums	15,112,758	9,058,807	16,354,912	14,868,208	8,809,678	-	-	-	-	-	-	-
Unearned Assessments	35,639,168	32,403,320	29,163,396	25,923,056	22,683,132	-	-	-	-	-	-	-
Accounts Payable and Other Accrued Liabilities	476,826	396,659	468,867	549,685	2,209,488	-	-	-	-	-	-	-
Total Liabilities	75,144,012	64,181,089	69,919,923	64,348,630	54,452,286	-	-	-	-	-	-	-
Fund Equity:												
Policyholder	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	-	-	-	-	-	-
Providers	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	(5,076,055)	-	-	-	-	-	-	-
Insurers	4,016,540	4,094,492	3,668,265	4,079,463	4,053,813	-	-	-	-	-	-	-
Unfunded Deductible and Coinsurance Subsidy	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	(1,553,406)	-	-	-	-	-	-	-
Total Retained Earnings	10,250,819	10,096,497	9,071,297	10,575,090	10,777,847	-	-	-	-	-	-	-
Total Liabilities and Fund Equity	85,394,831	74,277,586	78,991,220	74,923,720	65,230,133	-	-	-	-	-	-	-

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
MONTHLY PROVIDER CONTRIBUTION REPORT
AS OF NOVEMBER 2005 MONTH END (11/28/2005)**

Provider Share Calculation for the Current Month - Claims by Claim Type					
Regular Claims Claim Type	Billed Charges	U&C Percentage	Usual and Customary	Less HIRSP Allowed Charges	Provider Share
Professional	\$ 7,309,270.75	36.0%	\$ 4,681,587.92	\$ 3,106,730.26	\$ 1,574,857.66
Hospital Outpatient	\$ 4,330,181.78	27.5%	\$ 3,141,005.61	\$ 2,711,544.10	\$ 429,461.51
Hospital Inpatient	\$ 5,464,023.79	28.1%	\$ 3,929,999.11	\$ 2,953,206.78	\$ 976,792.33
Nursing Home	\$ 57,225.23	23.9%	\$ 43,562.71	\$ 51,136.18	\$ (7,573.47)
Other	\$ 650,802.21	23.9%	\$ 495,423.18	\$ 419,643.81	\$ 75,779.37
Total	\$ 17,811,503.76		\$ 12,291,578.52	\$ 9,242,261.13	\$ 3,049,317.39

Crossover Claims Claim Type	Medicare Allowed Charges	Medicare Paid	HIRSP Paid	HIRSP Deductible/ Coinsurance	Provider Share
Professional	\$ 765,247.81	\$ 570,251.58	\$ 171,822.55	\$ 14,196.04	\$ 8,977.64
Hospital Outpatient	\$ 562,109.89	\$ 427,501.45	\$ 129,192.84	\$ 4,826.63	\$ 588.97
Hospital Inpatient	\$ 774,636.82	\$ 671,765.65	\$ 101,710.39	\$ 1,160.78	\$ (0.00)
Nursing Home	\$ 106,338.53	\$ 37,430.20	\$ 31,124.04	\$ -	\$ 37,784.29
Other	\$ 210,147.06	\$ 136,558.94	\$ 62,228.93	\$ 3,145.55	\$ 8,213.64
Total	\$ 2,418,480.11	\$ 1,843,507.82	\$ 496,078.75	\$ 23,329.00	\$ 55,564.54

Provider Contribution on the Increase (Decrease) in Unpaid Losses	\$ (146,068.00)
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Total Provider Contribution Non-Pharmacy	\$ 2,958,813.93
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Pharmacy Claims Claim Type	Billed Charges	U&C Percentage	Usual and Customary	Less HIRSP Allowed Charges	Provider Share
Prescription Drug not processed by PBM	\$ -	0.0%			\$ -
Prescription Drug processed by PBM	\$ 6,270,196.58	0.0%	\$ 4,557,437.20	\$ 4,557,437.20	\$ -
Total Provider Contribution Pharmacy	\$ 6,270,196.58		\$ 4,557,437.20	\$ 4,557,437.20	\$ -

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**Wisconsin Health Insurance Risk Sharing Plan
for the Period Ended November 30, 2005
Calendar Year 2005**

Unaudited Statement of Revenues, Expenses, and Changes in Retained Earnings

Operating Revenues	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
Gross Premiums	8,239,786	8,033,854	8,203,838	8,038,869	7,720,822	8,114,062	8,889,521	9,430,635	9,919,154	9,208,729	9,566,310	-	95,365,580
Premium Subsidized	(354,700)	(328,871)	(306,815)	(348,067)	(353,231)	(352,175)	(414,793)	(418,017)	(414,408)	(421,805)	(419,263)	-	(4,132,145)
Net Premium Revenues	7,885,086	7,704,983	7,897,023	7,690,802	7,367,591	7,761,887	8,474,728	9,012,618	9,504,746	8,786,924	9,147,047	-	91,233,435
Provider Contribution	2,255,043	2,337,067	2,372,221	3,005,828	3,080,184	2,840,456	2,478,376	2,208,753	3,387,625	2,431,855	2,958,814	-	29,356,222
Insurer Assessments	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	3,239,924	3,239,924	3,239,924	3,239,924	3,239,924	-	32,497,714
Total Operating Revenues	12,856,478	12,758,399	12,985,593	13,412,979	13,164,124	13,318,692	14,193,028	14,461,295	16,132,295	14,458,703	15,345,785	-	153,087,371
Operating Expenses													
Medical Losses:													
Losses Paid or Approved for Payment ⁽³⁾	8,738,080	8,587,330	6,994,408	5,477,768	10,674,619	14,219,985	8,968,093	12,415,734	10,649,147	10,001,181	11,397,611	-	108,123,956
Increase (Decrease) in Unpaid Losses	(1,174,533)	(984,629)	2,012,472	4,796,581	(459,178)	(1,928,757)	346,665	(1,528,617)	1,786,574	(1,062,608)	(637,881)	-	1,166,089
Deductible Subsidy Paid	59,708	78,706	29,706	53,990	95,684	78,118	48,493	56,126	47,288	40,031	38,242	-	626,092
Total Medical Losses	7,623,255	7,681,407	9,036,586	10,328,339	10,311,125	12,369,346	9,363,251	10,943,243	12,483,009	8,978,604	10,797,972	-	109,916,137
Pharmacy Losses:													
Losses Paid or Approved for Payment	3,656,006	3,495,680	5,402,192	4,013,268	3,757,404	4,167,950	3,648,421	4,235,825	4,011,497	3,899,125	4,255,524	-	44,542,892
Increase (Decrease) in Unpaid Losses	(178,275)	116,814	(1,607,836)	139,289	154,789	34,714	79,933	(799,220)	422,513	(99,752)	(45,047)	-	(1,782,078)
Drug Rebates	(122,005)	(120,325)	(230,445)	(214,496)	(234,320)	(242,166)	(230,293)	(251,764)	(242,022)	(249,006)	(288,081)	-	(2,424,923)
Subsidy - Coinsurance Out-of-Pocket Max	12,515	12,515	(8,892)	12,663	22,609	30,369	33,131	43,341	44,206	49,441	52,884	-	304,782
Total Pharmacy Losses	3,368,241	3,504,684	3,555,019	3,950,724	3,700,482	3,990,867	3,531,192	3,228,182	4,236,194	3,599,808	3,975,280	-	40,640,673
Total Losses	10,991,496	11,186,091	12,591,605	14,279,063	14,011,607	16,360,213	12,894,443	14,171,425	16,719,203	12,578,412	14,773,252	-	150,556,810
Loss adjustment expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Administrative expenses													
WPS Admin Fees	-	-	-	380,950	390,487	593,501	402,149	403,846	400,577	389,371	387,094	-	3,347,975
Navitus Admin Fees	-	-	-	103,263	105,375	106,618	107,223	107,228	104,720	104,863	104,110	-	843,400
DHFS Admin Fees	23,186	37,147	50,352	18,876	50,258	80,383	38,244	33,719	33,719	18,191	14,443	-	387,752
EDS Admin Fees	76,867	75,812	74,950	(182)	6,974	-	-	-	-	-	(2,333)	-	232,088
UGS Admin Fees	239,028	241,709	244,304	-	12,500	250	-	-	-	-	-	-	737,791
Milliman USA Actuarial Services	22,888	54,942	25,797	35,041	29,084	19,242	18,329	14,088	8,747	4,514	11,285	-	243,957
Other Admin Fees	18,597	12,287	26,803	3,570	5,810	5,567	-	8,000	2,500	2,500	2,500	-	85,634
Total Administrative Expenses	380,566	421,897	422,206	541,518	600,488	805,561	565,945	548,115	555,763	519,439	517,099	-	5,878,597
Referral fees	7,035	4,607	7,455	9,380	4,725	(665)	5,390	8,610	6,125	7,735	5,705	-	66,102
Total Operating Expenses	11,379,097	11,612,595	13,021,266	14,829,961	14,616,820	17,165,109	13,465,778	14,728,150	17,281,091	13,105,586	15,296,056	-	156,501,509
Net Operating Income (Loss)	1,477,381	1,145,804	(35,673)	(1,416,982)	(1,452,696)	(3,846,417)	727,250	(266,855)	(1,148,796)	1,353,117	49,729	-	(3,414,138)
Non-Operating Revenues (Expenses)													
Federal Grant	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	79,968	67,563	92,323	118,962	125,449	104,607	122,541	112,533	123,596	150,676	153,028	-	1,251,246
Total Non-operating Revenues (Expenses)	79,968	67,563	92,323	118,962	125,449	104,607	122,541	112,533	123,596	150,676	153,028	-	1,251,246
Net Income (Loss)	1,557,349	1,213,367	56,650	(1,298,020)	(1,327,247)	(3,741,810)	849,791	(154,322)	(1,025,200)	1,503,793	202,757	-	(2,162,892)
Additions to Retained Earnings													
Policyholder													
Retained Earnings, Beginning of Period	9,648,674	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	-	9,648,674
Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	1,575,865	1,252,788	479,775	(681,086)	(784,731)	(1,948,660)	1,014,178	820,412	(228,953)	1,578,939	626,294	-	3,704,821
Retained Earnings, End of Period⁽¹⁾	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	13,353,495
Providers													
Retained Earnings, Beginning of Period	(1,036,887)	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	(1,036,887)
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	(203,800)	(163,741)	(373,220)	(130,401)	(30,194)	(780,278)	(422,156)	(953,219)	(278,526)	(396,872)	(306,761)	-	(4,039,168)
Retained Earnings, End of Period	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	(5,076,055)	-	(5,076,055)
Insurers													
Retained Earnings, Beginning of Period	4,951,484	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	-	4,951,484
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Current Earnings	257,507	215,541	(29,091)	(419,880)	(394,029)	(904,385)	339,393	77,952	(426,227)	411,198	(25,650)	-	(897,671)
Retained Earnings, End of Period	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	4,053,813	-	4,053,813
Unfunded Deductible and Coinsurance Subsidy													
Retained Earnings, Beginning of Period	(622,532)	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	(622,532)
Current Earnings	(72,223)	(91,221)	(20,814)	(66,653)	(118,293)	(108,487)	(81,624)	(99,467)	(91,494)	(89,472)	(91,126)	-	(930,874)
Retained Earnings, End of Period	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	(1,553,406)	-	(1,553,406)
Total Retained Earnings	14,498,088	15,711,455	15,768,105	14,470,085	13,142,838	9,401,028	10,250,819	10,096,497	9,071,297	10,575,090	10,777,847	-	10,777,847

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
2005 CALENDAR YEAR DETAIL OF MISC REVENUE & ADMIN EXPENSES
AS OF NOVEMBER 2005**

MISC REVENUE	JAN 05	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR TO DATE TOTAL
													-
													-
													-
													-
													-
													-
													-
TOTAL MISC REVENUE	-	-	-	-	-	-	-	-	-	-	-	-	-

MISC ADMIN EXP	JAN 05	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YEAR TO DATE TOTAL
Bank Service Charge													-
Postage	16,896.89	10,586.78	25,102.79										52,586.46
LAB Audit Fee	1,700.00	1,700.00	1,700.00	2,900.00	5,800.00				7,500.00	2,500.00	2,500.00		26,300.00
Speed Scribe													-
UW Extension													-
NASCHIP									500.00				500.00
Legal Services													-
Prest & Assoc-Ind Med Review													-
Independent Review				600.00									600.00
Premium Refund Overdraft Fees				70.00	10.00								80.00
Whyte Hirschboeck Dudek, SC						5,567.08							5,567.08
													-
													-
													-
													-
TOTAL MISC ADMIN EXP	18,596.89	12,286.78	26,802.79	3,570.00	5,810.00	5,567.08	-	-	8,000.00	2,500.00	2,500.00	-	85,633.54

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**Wisconsin Health Insurance Risk Sharing Plan
Calendar Year 2005 Interim Reconciliation
As Of November 30, 2005**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year to Date
1. Operating and Administrative Costs under s.149.143(1)													
Medical Losses Paid or Approved for Payment	8,738,080	8,587,330	6,994,408	5,477,768	10,674,619	14,219,985	8,968,093	12,415,734	10,649,147	10,001,181	11,397,611	-	108,123,956
Increase (Decrease) in Unpaid Medical Losses	(1,174,533)	(984,629)	2,012,472	4,796,581	(459,178)	(1,928,757)	346,665	(1,528,617)	1,786,574	(1,062,608)	(637,881)	-	1,166,089
Pharmacy Losses Paid or Approved for Payment	3,656,006	3,495,680	5,402,192	4,013,268	3,757,404	4,167,950	3,648,421	4,235,825	4,011,497	3,899,125	4,255,524	-	44,542,892
Increase (Decrease) in Unpaid Pharmacy Losses	(178,275)	116,814	(1,607,836)	139,289	154,789	34,714	79,933	(799,220)	422,513	(99,752)	(45,047)	-	(1,782,078)
Drug Rebates	(122,005)	(120,325)	(230,445)	(214,496)	(234,320)	(242,166)	(230,293)	(251,764)	(242,022)	(249,006)	(288,081)	-	(2,424,923)
Total Administrative Expenses	387,601	426,504	429,661	550,898	605,213	804,896	571,335	556,725	561,888	527,174	522,804	-	5,944,699
Loss Adjustment Expense	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating Expense	11,306,874	11,521,374	13,000,452	14,763,308	14,498,527	17,056,622	13,384,154	14,628,683	17,189,597	13,016,114	15,204,930	-	155,570,635
2. Adjustments to Operating and Administrative Costs													
Total Non-operating Revenue (Expense)	79,968	67,563	92,323	118,962	125,449	104,607	122,541	112,533	123,596	150,676	153,028	-	1,251,246
3. Total Fiscal Year Program Costs to be Split 60% 20% 20%	11,226,906	11,453,811	12,908,129	14,644,346	14,373,078	16,952,015	13,261,613	14,516,150	17,066,001	12,865,438	15,051,902	-	154,319,389
4. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Excluding Subsidy Costs)													
Funding Shares													
60% Policyholders	6,736,144	6,872,287	7,744,877	8,786,608	8,623,846	10,171,209	7,956,967	8,709,690	10,239,601	7,719,262	9,031,142	-	92,591,633
20% Providers	2,245,381	2,290,762	2,581,626	2,928,869	2,874,616	3,390,403	2,652,323	2,903,230	3,413,200	2,573,088	3,010,380	-	30,863,878
20% Insurers	2,245,381	2,290,762	2,581,626	2,928,869	2,874,616	3,390,403	2,652,323	2,903,230	3,413,200	2,573,088	3,010,380	-	30,863,878
5. Subsidy Funding Shares													
Premium subsidies	354,700	328,871	306,815	348,067	353,231	352,175	414,793	418,017	414,408	421,805	419,263	-	4,132,145
Deductible Subsidies	59,708	78,706	29,706	53,990	95,684	78,118	48,493	56,126	47,288	40,031	38,242	-	626,092
Subsidy - coinsurance out-of-pocket Max	12,515	12,515	(8,892)	12,663	22,609	30,369	33,131	43,341	44,206	49,441	52,884	-	304,782
Total Subsidies	426,923	420,092	327,629	414,720	471,524	460,662	496,417	517,484	505,902	511,277	510,389	-	5,063,019
Subsidy Funding Needed by Source in addition to Section 3 Funding Shares													
Providers	213,462	210,046	163,815	207,360	235,762	230,331	248,209	258,742	252,951	255,639	255,195	-	2,531,512
Insurers	213,461	210,046	163,814	207,360	235,762	230,331	248,208	258,742	252,951	255,638	255,194	-	2,531,507
6. Year-to-Date Adjusted Program Costs Under s.149.143(1) (Including Subsidy Costs)													
Policyholders	6,736,144	6,872,287	7,744,877	8,786,608	8,623,846	10,171,209	7,956,967	8,709,690	10,239,601	7,719,262	9,031,142	-	92,591,633
Providers	2,458,843	2,500,808	2,745,441	3,136,229	3,110,378	3,620,734	2,900,532	3,161,972	3,666,151	2,828,727	3,265,575	-	33,395,390
Insurers	2,458,842	2,500,808	2,745,440	3,136,229	3,110,378	3,620,734	2,900,531	3,161,972	3,666,151	2,828,726	3,265,574	-	33,395,385
7. Non-GPR Revenues by Source Including GPR Subsidies Under s.20.435(4)(ah)													
Policyholders													
Premium	7,885,086	7,704,983	7,897,023	7,690,802	7,367,591	7,761,887	8,474,728	9,012,618	9,504,746	8,786,924	9,147,047	-	91,233,435
Premium and Deductible Subsidies Credited to Policyholders	426,923	420,092	327,629	414,720	471,524	460,662	496,417	517,484	505,902	511,277	510,389	-	5,063,019
Subtotal	8,312,009	8,125,075	8,224,652	8,105,522	7,839,115	8,222,549	8,971,145	9,530,102	10,010,648	9,298,201	9,657,436	-	96,296,454
Providers	2,255,043	2,337,067	2,372,221	3,005,828	3,080,184	2,840,456	2,478,376	2,208,753	3,387,625	2,431,855	2,958,814	-	29,356,222
Insurers	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	3,239,924	3,239,924	3,239,924	3,239,924	3,239,924	-	32,497,714
Total	13,283,401	13,178,491	13,313,222	13,827,699	13,635,648	13,779,354	14,689,445	14,978,779	16,638,197	14,969,980	15,856,174	-	158,150,390

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

8. Interim Estimate of Surplus/(Deficit) Account Balance for FY 2005

Policyholders													
Prior Period Surplus / (Deficit)	9,648,674	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	-	9,648,674
Premium (Including Premium and Deductible Subsidies)	8,312,009	8,125,075	8,224,652	8,105,522	7,839,115	8,222,549	8,971,145	9,530,102	10,010,648	9,298,201	9,657,436	-	96,296,454
Less Cost	6,736,144	6,872,287	7,744,877	8,786,608	8,623,846	10,171,209	7,956,967	8,709,690	10,239,601	7,719,262	9,031,142	-	92,591,633
Less Unfunded Policyholder Subsidies	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	1,575,865	1,252,788	479,775	(681,086)	(784,731)	(1,948,660)	1,014,178	820,412	(228,953)	1,578,939	626,294	-	3,704,821
Ending Surplus / (Deficit)	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	13,353,495
Assigned Surplus to SFY 2005	-	-	-	-	-	-	-	-	-	-	-	-	-
Unassigned Surplus	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-	13,353,495
Providers													
Prior Period Surplus / (Deficit)	(1,036,887)	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	-	(1,036,887)
Contribution	2,255,043	2,337,067	2,372,221	3,005,828	3,080,184	2,840,456	2,478,376	2,208,753	3,387,625	2,431,855	2,958,814	-	29,356,222
Less Cost	2,458,843	2,500,808	2,745,441	3,136,229	3,110,378	3,620,734	2,900,532	3,161,972	3,666,151	2,828,727	3,265,575	-	33,395,390
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	(203,800)	(163,741)	(373,220)	(130,401)	(30,194)	(780,278)	(422,156)	(953,219)	(278,526)	(396,872)	(306,761)	-	(4,039,168)
Ending Surplus / (Deficit)	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	(5,076,055)	-	(5,076,055)
Insurers													
Prior Period Surplus / (Deficit)	4,951,484	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	-	4,951,484
Assessment	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	2,716,349	3,239,924	3,239,924	3,239,924	3,239,924	3,239,924	-	32,497,714
Less Cost	2,458,842	2,500,808	2,745,440	3,136,229	3,110,378	3,620,734	2,900,531	3,161,972	3,666,151	2,828,726	3,265,574	-	33,395,385
Premium Subsidy Underpayment Adj.	-	-	-	-	-	-	-	-	-	-	-	-	-
Monthly Change	257,507	215,541	(29,091)	(419,880)	(394,029)	(904,385)	339,393	77,952	(426,227)	411,198	(25,650)	-	(897,671)
Ending Surplus / (Deficit)	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	4,053,813	-	4,053,813
Unfunded Deductible and Coinsurance Subsidy													
Prior Period Surplus / (Deficit)	(622,532)	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	-	(622,532)
Monthly Change	(72,223)	(91,221)	(20,814)	(66,653)	(118,293)	(108,487)	(81,624)	(99,467)	(91,494)	(89,472)	(91,126)	-	(930,874)
Ending Surplus / (Deficit)	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	(1,553,406)	-	(1,553,406)
Total HIRSP Retained Earnings	14,498,088	15,711,455	15,768,105	14,470,085	13,142,838	9,401,028	10,250,819	10,096,497	9,071,297	10,575,090	10,777,847	-	10,777,847

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

Wisconsin Health Insurance Risk Sharing Plan
November 30, 2005
Calendar Year 2005

Unaudited Balance Sheet

Assets	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash and Cash Equivalents	43,348,568	47,057,865	53,789,890	57,009,607	48,034,750	47,991,033	44,046,067	41,252,806	48,788,689	52,183,513	44,817,788	-
Other Receivables ⁽²⁾	96,643	125,560	94,016	1,742,701	1,472,644	1,234,188	629,508	448,884	767,911	486,161	466,808	-
Drug Rebates Receivable	1,246,751	1,051,895	1,282,340	1,496,835	1,344,382	1,586,548	1,816,840	1,652,849	1,894,871	2,136,068	2,309,997	-
Assessments Receivable	3,357,262	94,485	217,131	97,932	85,013	85,013	38,902,416	30,923,047	27,539,749	20,117,978	17,635,540	-
Prepaid Items	52,878	42,291	17,188	1,280	-	-	-	-	-	-	-	-
Total Assets	48,102,102	48,372,096	55,400,565	60,348,355	50,936,789	50,896,782	85,394,831	74,277,586	78,991,220	74,923,720	65,230,133	-
Liabilities and Fund Equity	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Liabilities:												
Unpaid Medical Loss Liabilities	17,498,548	16,751,485	18,285,381	21,908,176	21,560,577	20,085,992	20,350,824	19,170,425	20,550,019	19,729,472	19,237,659	-
Unpaid Prescription Drug Loss Liabilities	2,456,132	2,572,946	965,110	2,584,048	2,863,469	3,033,333	2,904,436	2,491,878	2,722,729	2,618,209	852,329	-
Unpaid Loss Adjustment Expense	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	660,000	-
Unearned Premiums	12,599,991	7,023,489	16,764,621	14,630,761	9,063,254	17,186,962	15,112,758	9,058,807	16,354,912	14,868,208	8,809,678	-
Unearned Assessments	2,260	5,010,790	2,537,883	5,432,699	2,716,349	-	35,639,168	32,403,320	29,163,396	25,923,056	22,683,132	-
Accounts Payable and Other Accrued Liabilities	387,083	641,931	419,465	662,586	930,302	529,467	476,826	396,659	468,867	549,685	2,209,488	-
Total Liabilities	33,604,014	32,660,641	39,632,460	45,878,270	37,793,951	41,495,754	75,144,012	64,181,089	69,919,923	64,348,630	54,452,286	-
Fund Equity:												
Policyholder	11,224,539	12,477,327	12,957,102	12,276,016	11,491,285	9,542,625	10,556,803	11,377,215	11,148,262	12,727,201	13,353,495	-
Providers	(1,240,687)	(1,404,428)	(1,777,648)	(1,908,049)	(1,938,243)	(2,718,521)	(3,140,677)	(4,093,896)	(4,372,422)	(4,769,294)	(5,076,055)	-
Insurers	5,208,991	5,424,532	5,395,441	4,975,561	4,581,532	3,677,147	4,016,540	4,094,492	3,668,265	4,079,463	4,053,813	-
Unfunded Deductible and Coinsurance Subsidy	(694,755)	(785,976)	(806,790)	(873,443)	(991,736)	(1,100,223)	(1,181,847)	(1,281,314)	(1,372,808)	(1,462,280)	(1,553,406)	-
Total Retained Earnings	14,498,088	15,711,455	15,768,105	14,470,085	13,142,838	9,401,028	10,250,819	10,096,497	9,071,297	10,575,090	10,777,847	-
Total Liabilities and Fund Equity	48,102,102	48,372,096	55,400,565	60,348,355	50,936,789	50,896,782	85,394,831	74,277,586	78,991,220	74,923,720	65,230,133	-

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

EARNED PREMIUM

FISCAL YEAR 2006

EARNED PREMIUM	
MONTH	FY 06
JUL	8,474,728
AUG	9,012,618
SEP	9,504,746
OCT	8,786,924
NOV	9,147,047
DEC	
JAN	
FEB	
MAR	
APR	
MAY	
JUN	
TOTAL	\$ 44,926,063

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

Wisconsin Health Insurance Risk Sharing Plan
Assessment Status
As of November 30, 2005

Prior Fiscal Assessments Receivable Balance: \$ 32.74

Fiscal Year 2006 Assessment Amount: \$ 38,883,169.06

Less: Payments Received

2005 07 0.00

2005 08 (7,983,385.56)

2005 09 (3,360,556.48)

2005 10 (7,421,282.02)

2005 11 (2,482,438.20)

Current Year Total \$ 17,635,506.80

Total Assessments Receivable Balance: \$ 17,635,539.54

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Monthly Applicant Activity For November 2005

Number of Applications Pending	October	414
Number of Applications Received	November	505
Number of Applications Rejected	November	135
Number of Applications Closed	November	54
Number of Applications Pending	November	384
Number of Applications Approved	November	346

Detail of Applications Rejected

Eligible for Group Health Coverage	8
Current Medicaid Coverage	0
Not a Wisconsin Resident	3
Did not Qualify for lost Employer Coverage	12
65 or Older	1
Previous HIRSP < 12 Months Ago	0
Currently Covered by Other Insurance	61
No Medical Reason	49
Insufficient Premium Submitted	1
Total	135

Detail of Applications Closed

Applicant Request	2
Proper Eligibility Requested, never received	6
Application Data Requested, never received	46
Total	54

Due to a programming error, the pending application numbers in this report are overstated.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Monthly Applicant Activity

November, 2005

A.	Medicare Eligible	2
B.	HIV +	2
C.	Eligible Individual	173
D.	Letter of Medical Eligibility	169
1.	Letter of Rejection By:	
	American Family	7
	American Medical Security Group	3
	American National Life Insurance Company of	1
	American Republic	3
	Atrium Health Plan	1
	Blue Cross & Blue Shield United of Wisconsin	50
	Celtic Life Insurance Company	2
	Continental General Insurance Company	1
	Dean Health Plan	2
	Fortis Benefits Insurance	18
	Golden Rule Insurance Company	10
	Humana Insurance Company	26
	John Alden Life Insurance	2
	Mega Life and Health Insurance	7
	Mid-West National Life Insurance Company of	1
	Midwest Security Life Insurance	3
	Pekin Life Insurance	2
	Physicians Plus Insurance	1
	Security Health Plan	5
	Unity Health Plan	2
	Wisconsin Physicians Service Insurance	17
	World Insurance	1
2.	Notice of Benefit Reduction	7
3.	Notice of Premium increase due to a Health Reason	1
Total		346

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Restated Monthly Enrollment Through November 2005 Month End

	Total Subsidy				Total Non-Subsidy					Combined Total			
	Plan 1A	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total		Plan 1A	Plan 1B	Plan 2	Total
December-04	3,008	762	3,770		5,146	8,586	958	14,690		8,154	8,586	1,720	18,460
January-05	2,961	743	3,704		4,712	9,134	955	14,801		7,673	9,134	1,698	18,505
February-05	2,957	741	3,698		4,754	9,225	961	14,940		7,711	9,225	1,702	18,638
March-05	2,970	739	3,709		4,826	9,360	960	15,146		7,796	9,360	1,699	18,855
April-05	2,957	742	3,699		4,819	9,368	963	15,150		7,776	9,368	1,705	18,849
May-05	2,959	737	3,696		4,879	9,478	963	15,320		7,838	9,478	1,700	19,016
June-05	2,978	738	3,716		4,942	9,635	975	15,552		7,920	9,635	1,713	19,268
July-05	2,715	709	3,424		5,047	9,546	1,005	15,598		7,762	9,546	1,714	19,022
August-05	2,743	702	3,445		5,022	9,628	990	15,640		7,765	9,628	1,692	19,085
September-05	2,747	696	3,443		4,968	9,654	964	15,586		7,715	9,654	1,660	19,029
October-05	2,805	684	3,489		4,849	9,611	924	15,384		7,654	9,611	1,608	18,873
November-05	2,808	680	3,488		4,850	9,674	907	15,431		7,658	9,674	1,587	18,919

Detail of Total Subsidy Policies in Force as of November 2005 Month End

	Level 0	Level 1	Level 2	Level 3	Level 4	Level 5	Total
December-04	14,690	554	541	686	1,433	556	18,460
January-05	14,801	529	526	676	1,452	521	18,505
February-05	14,940	520	523	678	1,462	515	18,638
March-05	15,146	520	523	682	1,472	512	18,855
April-05	15,150	516	516	687	1,478	502	18,849
May-05	15,320	516	511	686	1,483	500	19,016
June-05	15,552	515	513	693	1,495	500	19,268
July-05	15,598	432	475	660	1,363	494	19,022
August-05	15,640	434	478	655	1,383	495	19,085
September-05	15,586	433	476	649	1,394	491	19,029
October-05	15,384	430	481	651	1,432	495	18,873
November-05	15,431	424	480	652	1,441	491	18,919

Level 0 = Income > \$25,000

Level 1 = Income \$17,000-\$19,999

Level 2 = Income \$14,000-\$16,999

Level 3 = Income \$10,000-\$13,999

Level 4 = Income < or equal to \$9,999

Level 5 = Income \$20,000-\$24,999

*** Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.**

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Total Policies in Force by Plan, Gender and Age Group as of November 2005 Month End

Male

Plan	Gender	Age Group	Number of Policyholders
1A	Male	0-24	442
1A	Male	25-29	248
1A	Male	30-34	172
1A	Male	35-39	241
1A	Male	40-44	406
1A	Male	45-49	493
1A	Male	50-54	539
1A	Male	55-59	466
1A	Male	60-64	433
1A	Male	65+	8
		Total	3,448

Female

Plan	Gender	Age Group	Number of Policyholders
1A	Female	0-24	387
1A	Female	25-29	223
1A	Female	30-34	208
1A	Female	35-39	239
1A	Female	40-44	333
1A	Female	45-49	465
1A	Female	50-54	591
1A	Female	55-59	775
1A	Female	60-64	979
1A	Female	65+	10
		Total	4,210

Plan	Gender	Age Group	Number of Policyholders
1B	Male	0-24	298
1B	Male	25-29	76
1B	Male	30-34	82
1B	Male	35-39	169
1B	Male	40-44	312
1B	Male	45-49	487
1B	Male	50-54	692
1B	Male	55-59	904
1B	Male	60-64	1,343
1B	Male	65+	10
		Total	4,373

Plan	Gender	Age Group	Number of Policyholders
1B	Female	0-24	194
1B	Female	25-29	59
1B	Female	30-34	80
1B	Female	35-39	163
1B	Female	40-44	289
1B	Female	45-49	491
1B	Female	50-54	726
1B	Female	55-59	1,227
1B	Female	60-64	2,058
1B	Female	65+	14
		Total	5,301

Plan	Gender	Age Group	Number of Policyholders
2	Male	0-24	3
2	Male	25-29	10
2	Male	30-34	13
2	Male	35-39	30
2	Male	40-44	69
2	Male	45-49	96
2	Male	50-54	121
2	Male	55-59	108
2	Male	60-64	82
2	Male	65+	113
		Total	645

Plan	Gender	Age Group	Number of Policyholders
2	Female	0-24	4
2	Female	25-29	2
2	Female	30-34	19
2	Female	35-39	27
2	Female	40-44	59
2	Female	45-49	101
2	Female	50-54	120
2	Female	55-59	154
2	Female	60-64	160
2	Female	65+	296
		Total	942

* Please note: The method of counting enrollment numbers for this report was changed for the April 2005 report and going forward. The counts are now being counted on a prorated basis using actual days covered.

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WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Total Policies in Force by Plan, Gender, Zone and Age Group as of November 2005 Month End

Male

Plan	Zone	Gender	Age Group	Number of Policyholders
1A	1	Male	0-24	28
1A	1	Male	25-29	21
1A	1	Male	30-34	14
1A	1	Male	35-39	33
1A	1	Male	40-44	39
1A	1	Male	45-49	47
1A	1	Male	50-54	45
1A	1	Male	55-59	36
1A	1	Male	60-64	28
1A	1	Male	65+	2
Total				293

Female

Plan	Zone	Gender	Age Group	Number of Policyholders
1A	1	Female	0-24	25
1A	1	Female	25-29	28
1A	1	Female	30-34	24
1A	1	Female	35-39	15
1A	1	Female	40-44	27
1A	1	Female	45-49	32
1A	1	Female	50-54	49
1A	1	Female	55-59	75
1A	1	Female	60-64	73
1A	1	Female	65+	1
Total				349

Plan	Zone	Gender	Age Group	Number of Policyholders
1A	2	Male	0-24	135
1A	2	Male	25-29	81
1A	2	Male	30-34	61
1A	2	Male	35-39	72
1A	2	Male	40-44	111
1A	2	Male	45-49	142
1A	2	Male	50-54	149
1A	2	Male	55-59	133
1A	2	Male	60-64	110
1A	2	Male	65+	3
Total				997

Plan	Zone	Gender	Age Group	Number of Policyholders
1A	2	Female	0-24	131
1A	2	Female	25-29	71
1A	2	Female	30-34	67
1A	2	Female	35-39	79
1A	2	Female	40-44	105
1A	2	Female	45-49	135
1A	2	Female	50-54	178
1A	2	Female	55-59	191
1A	2	Female	60-64	282
1A	2	Female	65+	4
Total				1,243

Plan	Zone	Gender	Age Group	Number of Policyholders
1A	3	Male	0-24	279
1A	3	Male	25-29	146
1A	3	Male	30-34	97
1A	3	Male	35-39	136
1A	3	Male	40-44	256
1A	3	Male	45-49	304
1A	3	Male	50-54	345
1A	3	Male	55-59	297
1A	3	Male	60-64	295
1A	3	Male	65+	3
Total				2,158

Plan	Zone	Gender	Age Group	Number of Policyholders
1A	3	Female	0-24	231
1A	3	Female	25-29	124
1A	3	Female	30-34	117
1A	3	Female	35-39	145
1A	3	Female	40-44	201
1A	3	Female	45-49	298
1A	3	Female	50-54	364
1A	3	Female	55-59	509
1A	3	Female	60-64	624
1A	3	Female	65+	5
Total				2,618

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WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Total Policies in Force by Plan, Gender, Zone and Age Group as of November 2005 Month End

Male

Plan	Zone	Gender	Age Group	Number of Policyholders
1B	1	Male	0-24	23
1B	1	Male	25-29	8
1B	1	Male	30-34	10
1B	1	Male	35-39	19
1B	1	Male	40-44	29
1B	1	Male	45-49	31
1B	1	Male	50-54	38
1B	1	Male	55-59	59
1B	1	Male	60-64	75
1B	1	Male	65+	1
Total				293

Female

Plan	Zone	Gender	Age Group	Number of Policyholders
1B	1	Female	0-24	14
1B	1	Female	25-29	10
1B	1	Female	30-34	10
1B	1	Female	35-39	5
1B	1	Female	40-44	15
1B	1	Female	45-49	30
1B	1	Female	50-54	38
1B	1	Female	55-59	69
1B	1	Female	60-64	131
1B	1	Female	65+	0
Total				322

Plan	Zone	Gender	Age Group	Number of Policyholders
1B	2	Male	0-24	87
1B	2	Male	25-29	19
1B	2	Male	30-34	31
1B	2	Male	35-39	57
1B	2	Male	40-44	80
1B	2	Male	45-49	149
1B	2	Male	50-54	204
1B	2	Male	55-59	242
1B	2	Male	60-64	367
1B	2	Male	65+	2
Total				1,238

Plan	Zone	Gender	Age Group	Number of Policyholders
1B	2	Female	0-24	68
1B	2	Female	25-29	22
1B	2	Female	30-34	23
1B	2	Female	35-39	63
1B	2	Female	40-44	88
1B	2	Female	45-49	161
1B	2	Female	50-54	232
1B	2	Female	55-59	385
1B	2	Female	60-64	586
1B	2	Female	65+	5
Total				1,633

Plan	Zone	Gender	Age Group	Number of Policyholders
1B	3	Male	0-24	188
1B	3	Male	25-29	49
1B	3	Male	30-34	41
1B	3	Male	35-39	93
1B	3	Male	40-44	203
1B	3	Male	45-49	307
1B	3	Male	50-54	450
1B	3	Male	55-59	603
1B	3	Male	60-64	901
1B	3	Male	65+	7
Total				2,842

Plan	Zone	Gender	Age Group	Number of Policyholders
1B	3	Female	0-24	112
1B	3	Female	25-29	27
1B	3	Female	30-34	47
1B	3	Female	35-39	95
1B	3	Female	40-44	186
1B	3	Female	45-49	300
1B	3	Female	50-54	456
1B	3	Female	55-59	773
1B	3	Female	60-64	1,341
1B	3	Female	65+	9
Total				3,346

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WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Total Policies in Force by Plan, Gender, Zone and Age Group as of November 2005 Month End

Male

Plan	Zone	Gender	Age Group	Number of Policyholders
2	1	Male	0-24	0
2	1	Male	25-29	1
2	1	Male	30-34	3
2	1	Male	35-39	6
2	1	Male	40-44	9
2	1	Male	45-49	15
2	1	Male	50-54	17
2	1	Male	55-59	14
2	1	Male	60-64	8
2	1	Male	65+	8
Total				81

Female

Plan	Zone	Gender	Age Group	Number of Policyholders
2	1	Female	0-24	1
2	1	Female	25-29	0
2	1	Female	30-34	4
2	1	Female	35-39	1
2	1	Female	40-44	8
2	1	Female	45-49	10
2	1	Female	50-54	18
2	1	Female	55-59	13
2	1	Female	60-64	10
2	1	Female	65+	25
Total				90

Plan	Zone	Gender	Age Group	Number of Policyholders
2	2	Male	0-24	2
2	2	Male	25-29	2
2	2	Male	30-34	7
2	2	Male	35-39	9
2	2	Male	40-44	20
2	2	Male	45-49	31
2	2	Male	50-54	35
2	2	Male	55-59	21
2	2	Male	60-64	27
2	2	Male	65+	34
Total				188

Plan	Zone	Gender	Age Group	Number of Policyholders
2	2	Female	0-24	1
2	2	Female	25-29	0
2	2	Female	30-34	10
2	2	Female	35-39	10
2	2	Female	40-44	20
2	2	Female	45-49	33
2	2	Female	50-54	36
2	2	Female	55-59	49
2	2	Female	60-64	46
2	2	Female	65+	89
Total				294

Plan	Zone	Gender	Age Group	Number of Policyholders
2	3	Male	0-24	1
2	3	Male	25-29	7
2	3	Male	30-34	3
2	3	Male	35-39	15
2	3	Male	40-44	40
2	3	Male	45-49	50
2	3	Male	50-54	69
2	3	Male	55-59	73
2	3	Male	60-64	47
2	3	Male	65+	71
Total				376

Plan	Zone	Gender	Age Group	Number of Policyholders
2	3	Female	0-24	2
2	3	Female	25-29	2
2	3	Female	30-34	5
2	3	Female	35-39	16
2	3	Female	40-44	31
2	3	Female	45-49	58
2	3	Female	50-54	66
2	3	Female	55-59	92
2	3	Female	60-64	104
2	3	Female	65+	182
Total				558

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WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Total Subsidy/Non-Subsidy as of November 2005 Month End

Plan		Number of Policyholders
1A	Non-subsidized	4,850
1A	Subsidized	2,808
1B	Non-subsidized	9,674
2	Non-subsidized	907
2	Subsidized	680
Total		18,919

Total Subsidy by Level

Subsidy Level	Number of Policyholders
Level 0	15,431
Level 1	424
Level 2	480
Level 3	652
Level 4	1,441
Level 5	491
Total	18,919

	Number of Policyholders
Plan 1A, Zone 1, Non-Subsidized	350
Plan 1A, Zone 1, Subsidized	292
Plan 1A, Zone 2, Non-Subsidized	1,454
Plan 1A, Zone 2, Subsidized	786
Plan 1A, Zone 3, Non-Subsidized	3,046
Plan 1A, Zone 3, Subsidized	1,730
Plan 1B, Zone 1, Non-Subsidized	615
Plan 1B, Zone 2, Non-Subsidized	2,871
Plan 1B, Zone 3, Non-Subsidized	6,188
Plan 2, Zone 1, Non-Subsidized	78
Plan 2, Zone 1, Subsidized	93
Plan 2, Zone 2, Non-Subsidized	272
Plan 2, Zone 2, Subsidized	210
Plan 2, Zone 3, Non-Subsidized	557
Plan 2, Zone 3, Subsidized	377
Total	18,919

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Wisconsin Health Insurance Risk Sharing Plan

Monthly Service Report

For: November, 2005

Customer Service/Policyholder Services

Week Ending	Calls Offered	Calls Handled	# Abandoned	% Abandoned	Average Wait (ASA)*	Longest Wait	Average Talk	Service Level**
11/4/2005	1,956	1,927	29	1.50%	00:00:24	00:04:55	00:03:39	95.10%
11/11/2005	2,625	2,576	49	1.90%	00:00:23	00:04:52	00:03:49	95.50%
11/18/2005	2,450	2,404	46	1.90%	00:00:21	00:03:54	00:03:47	95.60%
11/25/2005	1,563	1,538	25	1.60%	00:00:24	00:03:35	00:04:00	94.90%

Historical

11-2004	8,708	7,131	1,556	17.9 %	00:06:31	00:20:23	00:03:38	
01-2005	10,390	9,357	1,015	9.6 %	00:04:09	00:11:24	00:03:35	
02-2005	10,618	9,625	933	8.8 %	00:03:40	00:12:35	00:03:29	
03-2005	13,363	11,782	1,561	11.5 %	00:04:34	00:18:00	00:03:30	
04-2005	18,245	17,962	283	1.6 %	00:00:30	00:09:35	00:03:38	93.00%
05-2005	17,638	17,311	327	1.9 %	00:00:39	00:12:39	00:03:39	89.00%
06-2005	18,966	18,309	657	3.5 %	00:00:57	00:12:07	00:03:48	81.00%
07-2005	12,293	12,150	143	1.2 %	00:00:25	00:07:50	00:04:07	94.00%
08-2005	11,975	11,851	124	1.0 %	00:00:22	00:06:54	00:04:03	96.00%
09-2005	12,065	11,943	122	1.0 %	00:00:20	00:05:26	00:03:54	96.00%
10-2005	11,118	10,962	156	1.4 %	00:00:26	00:09:09	00:04:03	94.00%
11-2005	10,695	10,530	165	1.5 %	00:00:24	00:05:39	00:03:53	95.00%

Medical Affairs Telephone

11/4/2005	186	184	2	1.10%	00:00:27	00:00:00	00:02:44	96.40%
11/11/2005	215	209	6	2.80%	00:00:29	00:02:18	00:02:58	94.60%
11/18/2005	227	174	52	5.50%	00:00:27	00:01:35	00:02:31	91.90%
11/25/2005	125	123	2	1.60%	00:00:32	00:03:33	00:02:55	94.80%

PBM Telephone Results

11/4/2005	233	231	2	1.00%	00:00:01	00:00:45	00:03:49	99.60%
11/11/2005	266	266	0	0.00%	00:00:02	00:01:57	00:03:17	98.90%
11/18/2005	122	120	2	1.60%	00:00:06	00:02:51	00:04:06	93.30%
11/25/2005	108	108	0	0.00%	00:00:01	00:00:29	00:04:19	100.00%

All Time Formats are hh:mm:ss Historical Stats prior to April 1, 2005 have all been converted to the new format.

* ASA = Average Speed of Answer

** Service Level = Calls handled within 120 seconds divided by the number of calls offered.

*** Monthly totals are based on actual month end which is the last day of the month.

Most Commonly Asked Questions to Customer Service/ Policyholder Services

- What is the status of my claim?
- What is the status of my application?
- What is my premium?

Open Written Correspondence

Department	Beginning Inventory	Received	Completed	1 to 2 Days	3 to 5 Days	6+ Days	Ending Inventory
CUSTOMER SERVICE	7	189	180	7	5	4	16
MEDICAL AFFAIRS	0	1	1	0	0	0	0
POLICYHOLDER SERVICES*	1	23	13	3	2	6	11

* Supplemental application documentation is no longer counted as correspondence.

First Call Resolution

Number of Calls Handled	First Call Resolved	Percent of Calls
8,748	8,256	94.38%

Telephone and Written

Number of Days	Number of Inquires	Number Closed	Percentage
5	2085	2006	96.21%
2	2085	2053	98.47%

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

CLAIMS THAT HAVE FINALIZED TO PAYMENT OR DENIAL AS OF NOVEMBER 2005 MONTH END (11/28/2005)

	Nov 2004*	Dec 2004*	Jan 2005*	Feb 2005*	Mar 2005*	Apr 2005**	May 2005**	June 2005**	July 2005**	Aug 2005**	Sep 2005**	Oct 2005**	Nov 2005**
	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims
Plan 1A													
Pharmacy						23,720	27,571	28,761	27,037	29,298	28,184	27,435	29,461
Inpatient Hospital						71	216	379	228	282	210	182	235
Inpatient Hospital Crossovers						2	5	3	2	5	2	3	1
Outpatient Hospital						2,240	2,532	2,762	1,980	2,724	2,221	2,212	2,321
Outpatient Hospital Crossovers						21	43	23	16	16	8	16	15
Physician						8,566	16,271	15,154	11,676	14,485	12,807	11,605	13,465
Physician Crossovers						31	115	100	161	110	80	80	80
Nursing Home						13	26	44	13	35	22	22	15
Nursing Home Crossovers						0	0	0	0	0	0	0	0
Miscellaneous						1,070	3,032	2,826	1,778	2,715	2,450	1,944	2,193
Miscellaneous Crossovers						4	6	8	46	37	49	6	26
Total Plan 1A						35,738	49,817	50,060	42,937	49,707	46,033	43,505	47,812
Plan 1B													
Pharmacy						20,059	23,142	24,564	23,494	25,910	25,090	24,370	26,359
Inpatient Hospital						66	169	221	143	240	183	158	166
Inpatient Hospital Crossovers						1	3	2	2	2	2	2	3
Outpatient Hospital						1,698	1,903	2,174	1,519	2,165	1,750	1,750	1,831
Outpatient Hospital Crossovers						11	24	34	9	28	14	7	5
Physician						6,617	13,114	12,397	9,421	12,091	10,861	9,916	11,838
Physician Crossovers						63	55	87	67	65	43	25	56
Nursing Home						1	11	2	6	10	12	11	9
Nursing Home Crossovers						0	0	0	0	0	0	0	0
Miscellaneous						717	1,781	1,629	1,112	1,564	1,407	1,047	1,263
Miscellaneous Crossovers						1	15	15	6	8	8	15	8
Total Plan 1B						29,234	40,217	41,125	35,779	42,083	39,370	37,301	41,538
Plan 2													
Pharmacy						12,083	13,905	14,360	13,737	14,788	14,046	13,246	13,909
Inpatient Hospital						4	10	17	11	11	8	2	6
Inpatient Hospital Crossovers						52	103	94	62	112	81	68	79
Outpatient Hospital						155	186	141	149	174	154	78	73
Outpatient Hospital Crossovers						771	1,233	1,236	891	1,286	1,243	928	971
Physician						311	525	384	416	487	351	266	258
Physician Crossovers						3,133	6,487	5,978	5,530	6,979	5,193	5,074	5,676
Nursing Home						6	6	8	5	9	4	2	7
Nursing Home Crossovers						5	18	37	14	42	14	17	33
Miscellaneous						252	358	344	278	431	302	271	247
Miscellaneous Crossovers						622	1,315	1,417	1,033	1,738	1,675	1,532	1,631
Total Plan 2						17,394	24,146	24,016	22,126	26,057	23,071	21,484	22,890
Total													
Pharmacy	63,286	63,621	62,372	61,359	63,736	55,862	64,618	67,685	64,268	69,996	67,320	65,051	69,729
Inpatient Hospital	439	540	422	462	421	141	395	617	382	533	401	342	407
Inpatient Hospital Crossovers	75	71	73	96	77	55	111	99	66	119	85	73	83
Outpatient Hospital	4,145	5,705	4,027	4,448	3,164	4,093	4,621	5,077	3,648	5,063	4,125	4,040	4,225
Outpatient Hospital Crossovers	975	1,598	1,015	1,211	882	803	1,300	1,293	916	1,330	1,265	951	991
Physician	24,387	32,229	24,762	26,193	18,349	15,494	29,910	27,935	21,513	27,063	24,019	21,787	25,561
Physician Crossovers	3,918	6,286	4,251	4,592	2,977	3,227	6,657	6,165	5,758	7,154	5,316	5,179	5,812
Nursing Home	18	14	31	26	29	20	43	54	24	54	38	35	31
Nursing Home Crossovers	11	11	6	4	2	5	18	37	14	42	14	17	33
Miscellaneous	1,921	2,405	1,817	1,842	1,948	2,039	5,171	4,799	3,168	4,710	4,159	3,262	3,703
Miscellaneous Crossovers	0	0	0	0	0	627	1,336	1,440	1,085	1,783	1,732	1,553	1,665
Total	99,175	112,480	98,776	100,233	91,585	82,366	114,180	115,201	100,842	117,847	108,474	102,290	112,240

* The reporting of inventory numbers before April 2005 did not include information by Plan. Previously stated numbers are now reported only in the Total section of this report.

** Adjustments have been reported in the non-Crossover categories on history prior to April 2005. Adjustments are not included in any category beginning with April 2005.

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

AVERAGE CLAIMS PROCESSING DAYS AS OF NOVEMBER 2005 MONTH END (11/28/2005)

	Nov 2004*	Dec 2004*	Jan 2005*	Feb 2005*	Mar 2005*	Apr 2005**	May 2005**	June 2005**	July 2005**	Aug 2005**	Sep 2005**	Oct 2005**	Nov 2005**
	Ave # Days	Ave # Days	Ave # Days	Ave # Days	Ave # Days	Ave # Days	Ave # Days	Ave # Days	Ave # Days	Ave # Days	# of Claims	# of Claims	# of Claims
Plan 1A													
Inpatient Hospital						30.04	32.29	26.42	23.66	19.50	18.77	7.28	13.04
Inpatient Hospital Crossovers						37.00	23.25	21.66	24.00	11.50	0.00	25.00	7.00
Outpatient Hospital						11.96	10.73	8.44	7.28	6.41	3.31	2.53	2.40
Outpatient Hospital Crossovers						25.00	23.45	24.68	16.35	12.57	11.28	6.18	6.13
Professional						20.39	16.04	10.11	9.65	7.19	4.54	3.35	3.12
Professional Crossovers						23.86	18.75	14.14	12.20	13.76	8.15	7.22	5.17
Nursing Home						13.88	27.53	14.52	27.28	19.00	15.80	9.00	15.72
Nursing Home Crossovers						0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous						23.20	21.24	17.48	17.06	12.51	8.12	5.69	5.17
Miscellaneous Crossovers						36.75	24.60	29.00	22.33	29.16	8.07	8.80	9.23
Average for the Month for Plan 1A						19.09	16.19	11.02	10.33	7.94	4.92	3.53	3.31
Plan 1B													
Inpatient Hospital						27.56	29.74	27.46	25.59	19.78	21.26	9.97	9.08
Inpatient Hospital Crossovers						35.00	19.66	16.00	18.00	10.00	14.00	11.00	5.50
Outpatient Hospital						12.69	10.35	8.46	8.28	6.32	3.16	2.45	2.25
Outpatient Hospital Crossovers						27.63	21.20	24.16	19.14	15.25	10.14	6.66	4.80
Professional						20.50	15.15	9.72	8.99	6.89	4.32	3.09	2.99
Professional Crossovers						22.80	22.86	14.83	11.94	15.42	9.30	6.39	6.93
Nursing Home						16.00	37.66	15.00	11.50	10.66	12.20	7.00	7.50
Nursing Home Crossovers						0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Miscellaneous						23.74	20.84	17.49	18.25	12.51	7.84	5.28	5.01
Miscellaneous Crossovers						11.00	23.81	14.35	18.00	12.14	9.80	5.16	3.62
Average for the Month for Plan 1B						19.33	15.29	10.42	9.78	7.48	4.59	3.21	3.06
Plan 2													
Inpatient Hospital						24.00	68.37	21.77	18.75	15.00	13.33	0.00	0.00
Inpatient Hospital Crossovers						29.38	19.32	19.72	22.69	15.52	10.25	8.04	6.50
Outpatient Hospital						19.54	20.59	16.63	21.66	11.52	7.58	7.00	8.60
Outpatient Hospital Crossovers						25.07	16.97	17.06	17.53	13.24	9.21	5.44	5.54
Professional						25.29	23.62	21.91	22.17	12.91	8.24	5.72	5.50
Professional Crossovers						23.33	15.34	13.11	13.54	8.47	6.05	3.87	3.47
Nursing Home						21.33	18.80	18.50	0.00	12.60	16.66	14.00	5.25
Nursing Home Crossovers						22.60	14.33	19.00	24.66	18.89	11.60	7.50	6.12
Miscellaneous						19.19	21.65	18.97	21.14	12.62	9.75	6.54	6.19
Miscellaneous Crossovers						26.35	19.21	18.73	18.37	11.50	7.70	6.02	4.90
Average for the Month for Plan 2						23.91	16.77	14.99	15.19	9.90	7.01	4.61	4.11
Total													
Inpatient Hospital	18.00	17.00	15.00	17.00	15.00	28.58	32.01	26.68	24.22	19.50	19.66	8.81	11.62
Inpatient Hospital Crossovers	16.00	13.00	12.00	14.00	10.00	29.75	19.48	19.70	22.55	15.31	10.34	8.60	6.48
Outpatient Hospital	13.00	13.00	11.00	12.00	12.00	12.45	10.86	8.63	8.08	6.48	3.28	2.54	2.38
Outpatient Hospital Crossovers	22.00	25.00	19.00	19.00	16.00	25.10	17.25	17.38	17.52	13.27	9.23	5.46	5.55
Professional	15.00	14.00	13.00	11.00	11.00	20.53	15.78	10.05	9.52	7.14	4.48	3.25	3.08
Professional Crossovers	17.00	17.00	13.00	12.00	13.00	23.32	15.47	13.15	13.49	8.60	6.10	3.92	3.51
Nursing Home	14.00	14.00	14.00	15.00	15.00	15.76	28.24	14.90	23.77	16.07	14.94	8.81	12.29
Nursing Home Crossovers	11.00	12.00	18.00	15.00	9.00	22.60	14.33	19.00	24.66	18.89	11.60	7.50	6.12
Miscellaneous	24.00	24.00	17.00	18.00	17.00	22.97	21.12	17.57	17.71	12.52	8.10	5.59	5.16
Miscellaneous Crossovers	0.00	0.00	0.00	0.00	0.00	26.39	19.28	18.75	18.41	11.77	7.72	6.02	4.95
Average for the Month	***16.00	16.00	13.00	14.00	12.00	20.12	16.00	11.64	11.30	8.28	5.27	3.67	3.40

* The reporting of average processing days before April 2005 did not include information by Plan. Previously stated numbers are now reported only in the Total section of this report.

** Average processing days on claims adjustments used to be reported by the previous administrator. Average processing days will not be reported on claim adjustments beginning with April 2005. Therefore, they have not been reported in this report for any month.

*** Higher than normal claim average resulting from clean up of aged medical review claims

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

**WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
HIRSP CLAIMS INVENTORY AS OF NOVEMBER 2005 MONTH END (11/28/2005)**

Pended Claims Data	Nov 2004*	Dec 2004*	Jan 2005*	Feb 2005*	Mar 2005**	Apr 2005***	May 2005***	June 2005**	July 2005**	Aug 2005**	Sep 2005**	Oct 2005**	Nov 2005**
	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims	# of Claims
Prior to Entry													
Total						1,056	1,443	1,087	747	873	271	339	289
Pre-System Suspend													
Plan 1A						3,954	1,734	1,292	854	1,003	470	624	920
Plan 1B						2,946	1,284	926	721	859	391	475	754
Plan 2						2,318	1,035	1,420	1,066	826	305	287	631
Total					20,482	9,218	4,053	3,638	2,641	2,688	1,166	1,386	2,305
Total Over 30 Days Old						1,696	736	322	64	6	0	1	0
System Pended													
Plan 1A													
Inpatient Hospital						232	256	140	142	54	63	53	60
Inpatient Hospital Crossovers						2	2	0	0	0	1	1	0
Outpatient Hospital						759	660	519	564	144	151	95	94
Outpatient Hospital Crossovers						20	10	6	10	1	3	0	0
Professional						4,347	3,606	2,908	3,091	1,302	1,262	804	631
Professional Crossovers						46	34	35	40	7	10	5	5
Nursing Home						29	25	25	27	11	6	2	4
Nursing Home Crossovers						0	0	0	0	0	0	0	0
Miscellaneous						1,146	873	684	790	276	234	150	199
Miscellaneous Crossovers						3	2	11	3	0	0	3	1
Total Plan 1A						6,584	5,468	4,328	4,667	1,795	1,730	1,113	994
Total Over 30 Days Old						1,856	1,778	1,163	856	463	457	269	154
Plan 1B													
Inpatient Hospital						143	144	95	106	56	59	40	43
Inpatient Hospital Crossovers						2	2	1	0	0	0	0	0
Outpatient Hospital						495	517	397	429	171	152	77	90
Outpatient Hospital Crossovers						14	7	5	12	0	2	0	0
Professional						3,218	2,773	2,163	2,426	954	992	685	592
Professional Crossovers						23	26	16	26	7	13	6	0
Nursing Home						8	2	6	8	6	5	2	0
Nursing Home Crossovers						0	0	0	0	0	0	0	0
Miscellaneous						667	566	390	461	146	107	106	141
Miscellaneous Crossovers						7	2	2	1	1	4	0	0
Total Plan 1B						4,577	4,039	3,075	3,469	1,341	1,334	916	866
Total Over 30 Days Old						1,360	1,296	936	620	386	395	234	153
Plan 2													
Inpatient Hospital						3	1	3	5	0	2	0	0
Inpatient Hospital Crossovers						40	28	25	33	5	5	1	5
Outpatient Hospital						60	46	35	42	2	8	9	1
Outpatient Hospital Crossovers						329	252	292	275	24	46	27	56
Professional						147	87	128	141	22	16	15	5
Professional Crossovers						1,741	1,303	1,092	1,024	206	315	285	157
Nursing Home						2	3	2	1	0	0	0	0
Nursing Home Crossovers						18	19	8	21	0	4	7	3
Miscellaneous						109	101	62	68	18	13	12	25
Miscellaneous Crossovers						557	429	321	407	101	119	104	137
Total Plan 2						3,006	2,269	1,968	2,017	378	528	460	389
Total Over 30 Days Old						694	526	329	152	40	43	98	6
Total													
Inpatient Hospital	142	127	169	170	0	378	401	238	253	110	124	93	103
Inpatient Hospital Crossovers	7	15	22	16	0	44	32	26	33	5	6	2	5
Outpatient Hospital	963	699	969	650	0	1,314	1,223	951	1,035	317	311	181	185
Outpatient Hospital Crossovers	540	247	403	275	0	363	269	303	297	25	51	27	56
Professional	6,457	5,872	5,322	3,600	0	7,712	6,466	5,199	5,658	2,278	2,270	1,504	1,228
Professional Crossovers	1,564	580	1,190	668	0	1,810	1,363	1,143	1,090	220	338	296	162
Nursing Home	4	15	13	10	0	39	30	33	36	17	11	4	4
Nursing Home Crossovers	2	3	1	0	0	18	19	8	21	0	4	7	3
Miscellaneous	865	728	836	845	0	1,922	1,540	1,136	1,319	440	354	268	365
Miscellaneous Crossovers	0	0	0	0	0	567	433	334	411	102	123	107	138
Total	10,544	8,286	8,925	6,234	20,482	14,167	11,776	9,371	10,153	3,514	3,592	2,489	2,249
Total Over 30 Days Old	1,897	651	868	467	0	5,606	4,336	2,750	1,692	895	895	602	313
Grand Total	10,544	8,286	8,925	6,234	20,482	24,441	17,272	14,096	13,541	7,075	5,029	4,214	4,843

* The reporting of inventory numbers before April 2005 did not include information by Plan. Previously stated numbers are now reported only in the Total section of this report.

** Prior administrator claim inventory is zero due to transition of plan administration to WPS. 1,807 claims were pending and transferred to WPS on March 31st. WPS received 20,482 HIRSP claims from providers and the prior administrator during the period 3/14/2005 - 3/31/2005.

*** Claim adjustments have been reported in the non-Crossover categories on history prior to April 2005. Claim adjustments are not included in any category beginning with April 2005.

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

MEDICAL CLAIMS DENIED REPORT*

AS OF NOVEMBER 2005 MONTH END (11/28/2005)

Processed Month	Plan 1A		Plan 1B		Plan 2		All Plans			Denial Rate
	Paid	Denied	Paid	Denied	Paid	Denied	Paid	Denied	Total	
November 2004	12,686	4,232	9,584	3,458	4,389	1,540	26,659	9,230	35,889	25.7%
December 2004	16,889	5,819	12,715	4,376	6,458	2,602	36,062	12,797	48,859	26.2%
January 2005	12,980	4,239	9,710	3,192	4,542	1,741	27,232	9,172	36,404	25.2%
February 2005	12,985	5,197	9,862	3,935	4,884	2,011	27,731	11,143	38,874	28.7%
March 2005	9,529	3,403	7,389	2,752	3,297	1,479	20,215	7,634	27,849	27.4%
April 2005	10,223	2,143	7,789	1,678	4,185	1,109	22,197	4,930	27,127	18.2%
May 2005	18,903	4,196	14,308	3,387	7,814	2,475	41,025	10,058	51,083	19.7%
June 2005	18,296	3,908	14,232	3,010	7,388	2,385	39,916	9,303	49,219	18.9%
July 2005	13,476	3,119	10,537	2,198	6,350	2,121	30,363	7,438	37,801	19.7%
August 2005	17,126	4,083	13,743	3,027	8,691	2,787	39,560	9,897	49,457	20.0%
September 2005	15,492	3,082	12,347	2,516	6,780	2,389	34,619	7,987	42,606	18.7%
October 2005	13,794	2,865	11,291	2,233	6,187	2,140	31,272	7,238	38,510	18.8%
November 2005	15,724	3,410	13,322	2,554	6,785	2,282	35,831	8,246	44,077	18.7%

* Claims denied by the PBM are not included. See page 30 for claims denied by the PBM.

A claim may have some paid lines and some denied lines. Therefore, a claim that has both paid and rejected lines has been counted as a paid claim and as a denied claim. This results in more total claims being reported in this report than in the report titled Claims That Have Finalized to Payment or Denial Report.

November 2005 MONTH END DENIAL REASON DETAIL

Denial Reason	Volume	Top 10 Reasons for Denial
18/DU	2446	DUPLICATE CLAIM/SERVICE.
49	803	NONCOVERED SERVICES BECAUSE THIS IS A ROUTINE EXAM OR SCREENING PROCEDURE DONE IN CONJUNCTION OF A ROUTINE EXAM.
23	710	CLAIM DENIED/REDUCED BECAUSE CHARGES HAVE BEEN PAID BY ANOTHER PAYER AS PART OF COORDINATION OF BENEFITS.
XZ	656	WE WILL BE ABLE TO COMPLETE PROCESSING OF THIS CLAIM WHEN WE RECEIVE THE MEDICAL RECORDS WE REQUESTED.
27/28	650	EXPENSE(S) INCURRED OUTSIDE COVERAGE PERIOD ARE NOT COVERED.
51	561	THIS IS A PREEXISTING CONDITION. MEDICAL RECORDS OBTAINED FROM YOUR PROVIDER HAVE IDENTIFIED A PRE-EXISTING CONDITION.
HW	481	SERVICES PERFORMED BY A PROVIDER WHO IS NOT MEDICAID CERTIFIED ARE NOT COVERED
IS	256	THIS PROCEDURE IS INCIDENTAL TO AND CONSIDERED PART OF THE PRIMARY PROCEDURE.
EM	241	WE NEED THE MEDICARE EXPLANATION OF BENEFITS TO PROCESS THIS CHARGE.
50	189	THESE SERVICES ARE NOT ALLOWABLE FOR BENEFIT CONSIDERATION BECAUSE THEY ARE NOT MEDICALLY NECESSARY AS DEFINED UNDER YOUR POLICY.

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN
PHARMACY CLAIMS DENIED REPORT
As of November 2005 Month End(11/30/2005)*

Processed Month	Denied
November 2004	8,873
December 2004	8,555
January 2005	8,664
February 2005	7,627
March 2005	8,304
April 2005	25,472
May 2005	21,252
June 2005	16,979
July 2005	18,594
August 2005	16,907
September 2005	15,659
October 2005	15,723
November 2005	15,980

END OF MONTH NOVEMBER 2005 DENIAL REASON DETAIL

Top 10 Reasons for Denial	Volume
DUR Rejected Error-Interaction Drugs	6,678
NDC Not Covered	2,720
Plan Limitation Exceeded	2,665
Refill Too Soon	1,353
Duplicate Paid/Captured Claim	690
Filled After Coverage Terminated	655
Missing/Invalid Dispense as Written Code	363
Missing/Invalid Birth Date	128
Non-Matched Cardholder ID	126
Missing/Invalid Sex Code	112

*** Each prescription processed and denied is counted as one claim**

Note the different end of month date from previous reports in this packet. This is due to these figures being taken from a production PBM report rather than from the current HIRSP plan administrator's reporting files.

WISCONSIN HEALTH INSURANCE RISK SHARING PLAN

Claims Accuracy Performance *
November 2005

Medical

Month	Total Number of Claims	Total of Claims Payments	Total Claim Payments Reviewed	Total Correct Payment	Accuracy Rate
December-2004	48,859	\$9,595,500.00	\$52,645.00	\$52,645.00	100
January-2005	36,404	\$6,551,366.00	\$95,201.00	\$95,201.00	100
February-2005	38,874	\$6,256,306.00	\$80,016.00	\$80,016.00	100
March-2005	27,849	\$5,125,139.00	\$58,769.00	\$58,769.00	100
April-2005	28,646	\$4,001,294.29	\$67,258.90	\$67,605.30	99.49
May-2005	46,570	\$8,593,111.00	\$77,521.77	\$76,450.29	98.60
June-2005	44,024	\$10,505,466.00	\$66,752.92	\$64,063.42	99.06
July-2005	38,336	\$7,386,440.00	\$94,437.38	\$94,034.95	99.88
August-2005	45,262	\$9,697,518.00	\$78,001.06	\$77,852.92	99.92
September-2005	39,905	\$7,532,770.00	\$72,997.80	\$70,504.52	98.85
October-2005	38,172	\$7,999,534.00	\$69,663.84	\$73,140.50	99.03
November-2005	37,290	\$7,067,849.37	\$41,414.03	\$41,679.24	99.79

* This report is prepared on a processed date basis using all dates in a calendar month versus other reports that are prepared on a schedule that uses the standard end of month processing dates. Therefore, claims data in this report will not agree with claims data on other reports.

Due to the transition of HIRSP plan administrator services to a new contractor effective April 1, 2005 claims volumes and payments and other operational statistics will be different than previous months and should not be used for comparisons.

Wisconsin Health Insurance Risk Sharing Plan

Appeals and Grievance

November, 2005

Claim Appeals

Total Claim Appeals Received	48
Billing/Claim Processing	2
Drug & Drug Formulary	7
Enrollment/Eligibility Requirements	1
Experimental Treatment	1
Not Covered Benefit	8
Not Medically Necessary	21
Plan Administration	8
Total Claims Reinstatements Closed	45
Claim Appeals Average Number of Days	6

Grievances

Grievance Committee	
Drug & Drug Formulary	1
Enrollment/Eligibility Requirements	2
Not Covered Benefit	1
Not Medically Necessary	1
Plan Administration	1